

**Table II.F.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and State: United States, 2020**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.7%	72.0%	76.7%	84.8%	89.7%	90.5%	78.1%	90.0%
New England:								
Connecticut	88.3%	100.0%	--	81.7%	88.0%	90.0%	81.2%	89.1%
Maine	95.7%	--	100.0%	91.8%	97.6%	97.9%	77.3%	97.4%
Massachusetts	87.9%	--	--	80.4%	98.3%	91.6%	68.0%	91.4%
New Hampshire	90.9%	--	79.3%	98.6%	85.5%	92.9%	88.4%	91.1%
Rhode Island	81.1%	--	--	76.2%	87.0%	79.9%	65.4%	83.0%
Vermont	85.8%	--	95.5%	85.0%	89.4%	86.8%	79.4%	86.9%
Middle Atlantic:								
New Jersey	91.3%	--	57.9%	88.6%	94.4%	92.3%	71.6%	93.4%
New York	87.7%	77.2%	94.1%	79.2%	78.9%	91.3%	82.7%	88.2%
Pennsylvania	88.8%	91.6%	78.8%	75.6%	91.6%	90.4%	80.8%	89.8%
East North Central:								
Illinois	86.3%	80.7%	82.6%	76.6%	88.4%	87.7%	83.0%	86.8%
Indiana	89.2%	--	--	94.6%	81.5%	93.2%	73.9%	90.6%
Michigan	88.0%	--	94.8%	91.6%	90.1%	85.7%	91.7%	87.4%
Ohio	91.3%	--	90.6%	88.4%	93.2%	92.0%	86.1%	91.9%
Wisconsin	89.4%	--	70.3%	93.4%	89.1%	91.2%	80.7%	90.4%
West North Central:								
Iowa	92.2%	100.0%	80.6%	93.6%	84.8%	95.4%	86.0%	92.9%
Kansas	89.0%	88.7%	76.1%	91.5%	94.3%	87.8%	80.0%	91.1%
Minnesota	91.4%	93.0%	87.4%	83.8%	91.5%	93.0%	82.4%	92.6%
Missouri	86.4%	--	--	85.2%	94.9%	87.2%	71.7%	88.1%
Nebraska	93.1%	96.8%	75.3%	100.0%	94.6%	92.3%	91.4%	93.4%
North Dakota	88.8%	100.0%	80.6%	80.9%	89.8%	93.1%	78.4%	91.2%
South Dakota	86.4%	--	80.5%	90.8%	79.1%	92.0%	79.5%	87.6%
South Atlantic:								
Delaware	93.7%	--	--	100.0%	84.5%	97.9%	78.5%	94.6%
District of Columbia	88.7%	--	82.5%	89.5%	84.6%	91.2%	85.5%	89.2%
Florida	87.4%	100.0%	92.5%	79.8%	89.2%	87.5%	86.6%	87.4%
Georgia	88.5%	100.0%	97.1%	79.7%	78.4%	92.6%	86.9%	88.6%
Maryland	94.9%	86.6%	85.1%	94.3%	96.8%	95.9%	89.3%	95.9%
North Carolina	93.0%	100.0%	100.0%	70.6%	98.4%	93.0%	98.8%	92.7%
South Carolina	82.2%	--	86.0%	82.0%	92.5%	79.8%	66.3%	82.9%
Virginia	84.8%	--	90.2%	91.4%	94.8%	81.9%	85.2%	84.8%
West Virginia	89.8%	100.0%	--	77.4%	89.9%	91.3%	75.9%	90.6%
East South Central:								
Alabama	88.5%	--	89.7%	92.9%	73.0%	92.2%	90.3%	88.3%
Kentucky	84.5%	--	--	100.0%	100.0%	81.5%	65.9%	85.8%
Mississippi	72.3%	--	--	79.8%	73.4%	75.0%	51.8%	75.4%
Tennessee	92.0%	--	78.7%	74.6%	95.4%	93.8%	73.5%	93.3%
West South Central:								
Arkansas	89.8%	--	81.6%	79.6%	99.9%	89.0%	74.3%	91.5%
Louisiana	89.2%	--	92.0%	92.8%	97.6%	85.7%	86.2%	89.8%
Oklahoma	88.0%	--	95.8%	99.1%	92.3%	85.5%	90.4%	87.7%
Texas	88.7%	--	74.6%	75.0%	94.8%	90.1%	71.8%	90.6%
Mountain:								
Arizona	89.2%	--	73.7%	80.9%	98.8%	90.9%	74.1%	90.6%
Colorado	94.3%	--	--	96.4%	98.6%	94.7%	84.1%	95.7%
Idaho	93.0%	--	86.6%	73.7%	90.3%	97.0%	84.4%	94.1%
Montana	81.6%	--	61.0%	83.8%	86.6%	86.5%	69.2%	85.5%
Nevada	91.4%	--	--	88.4%	86.0%	96.2%	66.9%	94.5%
New Mexico	89.8%	100.0%	82.3%	78.6%	81.6%	94.8%	85.0%	90.7%
Utah	93.3%	80.8%	81.8%	99.3%	88.9%	96.5%	88.8%	94.3%
Wyoming	87.3%	--	--	73.8%	94.7%	94.5%	83.0%	88.7%
Pacific:								
Alaska	81.6%	--	--	87.7%	80.0%	86.1%	64.9%	84.3%
California	87.4%	65.3%	57.5%	83.5%	86.6%	92.0%	67.8%	91.0%
Hawaii	81.2%	--	92.3%	82.3%	86.0%	82.3%	71.4%	82.6%
Oregon	86.4%	--	80.1%	94.3%	78.4%	90.0%	70.9%	87.9%
Washington	92.5%	--	--	93.7%	88.8%	94.7%	80.8%	93.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

**Table II.F.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and State: United States, 2020**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	3.87%	2.68%	1.72%	0.94%	0.65%	1.68%	0.53%
New England:								
Connecticut	2.49%	0.00%	--	7.38%	5.70%	2.97%	8.56%	2.59%
Maine	2.12%	--	0.00%	6.52%	1.35%	1.49%	17.59%	1.16%
Massachusetts	3.46%	--	--	13.81%	1.01%	3.34%	13.20%	3.06%
New Hampshire	2.22%	--	13.74%	1.05%	5.46%	2.50%	6.02%	2.36%
Rhode Island	3.69%	--	--	9.96%	5.20%	5.71%	9.08%	3.91%
Vermont	3.61%	--	3.34%	7.90%	5.03%	5.46%	9.59%	3.82%
Middle Atlantic:								
New Jersey	2.67%	--	13.17%	7.73%	4.26%	3.58%	8.90%	2.66%
New York	1.97%	9.54%	4.17%	5.06%	5.49%	2.19%	4.36%	2.11%
Pennsylvania	2.21%	6.72%	9.49%	7.58%	4.49%	2.86%	5.63%	2.38%
East North Central:								
Illinois	2.40%	10.52%	7.75%	7.67%	5.09%	3.02%	4.62%	2.64%
Indiana	2.96%	--	--	2.68%	9.35%	2.22%	15.32%	2.81%
Michigan	2.65%	--	3.29%	4.27%	3.39%	4.45%	3.81%	3.04%
Ohio	2.30%	--	9.28%	5.63%	3.12%	3.18%	5.21%	2.50%
Wisconsin	2.16%	--	12.82%	3.67%	4.26%	2.76%	8.14%	2.19%
West North Central:								
Iowa	2.05%	0.00%	9.02%	4.85%	6.70%	1.85%	6.17%	2.17%
Kansas	2.75%	8.35%	15.39%	4.37%	5.11%	3.53%	8.73%	2.62%
Minnesota	2.21%	7.27%	8.12%	6.50%	3.76%	3.02%	6.22%	2.32%
Missouri	3.15%	--	--	6.90%	4.08%	3.98%	9.57%	3.31%
Nebraska	2.22%	3.42%	12.32%	0.00%	4.51%	3.27%	3.97%	2.51%
North Dakota	2.44%	0.00%	11.20%	7.86%	3.93%	2.39%	7.62%	2.41%
South Dakota	3.30%	--	10.90%	4.75%	7.53%	3.95%	7.41%	3.66%
South Atlantic:								
Delaware	2.40%	--	--	0.00%	7.74%	1.59%	11.83%	2.39%
District of Columbia	2.40%	--	9.49%	4.97%	6.62%	1.97%	7.16%	2.54%
Florida	3.11%	0.00%	5.83%	7.56%	6.63%	4.03%	6.06%	3.34%
Georgia	3.60%	0.00%	2.95%	13.48%	9.91%	3.87%	9.07%	3.76%
Maryland	2.01%	8.19%	11.54%	3.81%	2.21%	3.11%	4.85%	2.22%
North Carolina	1.89%	0.00%	0.00%	16.01%	0.88%	2.18%	1.26%	2.02%
South Carolina	4.99%	--	10.15%	8.86%	4.28%	6.77%	14.36%	5.17%
Virginia	5.93%	--	7.58%	5.53%	3.77%	8.46%	6.24%	6.59%
West Virginia	2.73%	0.00%	--	11.23%	5.34%	3.32%	12.12%	2.75%
East South Central:								
Alabama	3.06%	--	7.64%	4.26%	10.92%	2.91%	4.44%	3.35%
Kentucky	4.78%	--	--	0.00%	0.00%	6.16%	19.57%	4.87%
Mississippi	5.93%	--	--	9.54%	10.06%	8.02%	13.00%	6.55%
Tennessee	2.16%	--	9.41%	14.22%	2.46%	2.27%	10.75%	2.10%
West South Central:								
Arkansas	2.99%	--	10.21%	8.33%	0.12%	4.09%	7.96%	3.20%
Louisiana	2.80%	--	8.12%	5.82%	1.85%	4.35%	7.86%	2.98%
Oklahoma	2.81%	--	4.31%	0.94%	3.80%	4.14%	5.08%	3.14%
Texas	2.39%	--	9.48%	9.36%	2.27%	3.18%	6.32%	2.57%
Mountain:								
Arizona	3.71%	--	12.44%	12.01%	1.10%	4.23%	7.25%	3.77%
Colorado	1.79%	--	--	2.11%	1.22%	2.14%	8.73%	1.58%
Idaho	2.26%	--	9.55%	16.17%	5.83%	1.22%	8.43%	2.25%
Montana	3.80%	--	14.95%	8.10%	7.30%	5.08%	8.93%	4.09%
Nevada	2.08%	--	--	5.47%	8.95%	1.30%	10.63%	1.75%
New Mexico	2.61%	0.00%	10.18%	10.73%	7.80%	2.12%	9.17%	2.62%
Utah	2.40%	10.87%	14.30%	0.74%	7.48%	1.94%	5.83%	2.63%
Wyoming	5.01%	--	--	17.91%	4.58%	3.59%	8.76%	6.00%
Pacific:								
Alaska	4.85%	--	--	10.08%	10.21%	4.01%	17.57%	4.58%
California	1.78%	12.49%	9.96%	6.97%	3.44%	1.87%	6.22%	1.57%
Hawaii	3.82%	--	3.37%	10.34%	5.65%	5.24%	8.80%	4.14%
Oregon	3.32%	--	12.31%	3.55%	9.92%	3.32%	10.83%	3.42%
Washington	2.38%	--	--	3.48%	6.21%	2.54%	9.30%	2.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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